

Information to identify the case:

Debtor 1	<u>Ricky M. Myers</u>	Social Security number or ITIN	xxx-xx-1236
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Lucretia Myers</u>	Social Security number or ITIN	xxx-xx-4595
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-14053-JNP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Ricky M. Myers

Lucretia Myers
aka Lucretia Jones

6/7/23

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Ricky M. Myers
Lucretia Myers
Debtors

Case No. 18-14053-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Jun 07, 2023

Form ID: 3180W

Total Noticed: 86

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
+++	Addresses marked '+++ were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(e).
++++	Addresses marked '++++' were modified by the USPS Locatable Address Conversion System. This system converts rural route numbers to street addresses.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 09, 2023:

Recip ID	Recipient Name and Address
db/jdb	Ricky M. Myers, Lucretia Myers, 520 Martinelli Ave, Minotola, NJ 08341-1210
aty	James M. Bennett, Attorney General of NJ, R.J. Hughes Justice Complex, PO Box 119, Trenton, NJ 08625-0119
cr	+ SJFCU, 1615 Huffville Road, PO Box 5530, Deptford, NJ 08096-0530
517363255	+ ABC Distributing, LLC, 2800 Lakeside Drive, Bannockburn, IL 60015-1246
517363256	+++ ACB Receivables Management, 19 Main Street, Asbury Park, NJ 07712-7012
517363265	AT&T Mobilit, PO Box 537104, Atlanta, GA 30353-7104
517363257	Account Receivable Management, PO Box 129, Thorofare, NJ 08086-0129
517363260	Alliance Radiology, PO Box 5075, Cherry Hill, NJ 08034-5075
517363261	Allied Interstate, Inc., PO Box 361285, Columbus, OH 43236-1285
517363266	Atlantic County Special Civil, 5901 Main St, Mays Landing, NJ 08330-1701
517363267	Bako Pathology Services, PO Box 740209, Atlanta, GA 30374-0209
517363268	Beuna Borough Tax Collector, 616 Central Ave, Minotola, NJ 08341-1008
517363269	Borough of Buena Mun. Util. Authority, PO Box 696, Minotola, NJ 08341-0696
517363270	Buena Municipal Utilities, 616 Central Ave, Minotola, NJ 08341-1008
517363272	CBNA/Bailey Bank, PO Box 6282, Sioux Falls, SD 57117-6282
517363275	+ Connecticut General Life Insurance, 21 Magnolia Lane, Toms River, NJ 08753-7550
517363278	+++ EMA Recovery Services, Inc., P.O. Box 60622, City of Industry, CA 11716-3022
517363280	Gateway One Lending & Finance, 160 N Riverview Dr Ste 100, Anaheim, CA 92808-2293
517363281	+ Husdon & Felzer, PC, 900 Route 168 Ste C-2, Turnersville, NJ 08012-3206
517363282	Inspire Health Network, PO Box 48274, Newark, NJ 07101-8474
517363286	John P. Frye Law Office, PO Box 13665, Roanoke, VA 24036-3665
517363289	MCI Residential Services, PO Box 105271, Atlanta, GA 30348-5271
518603734	++++ MIDFIRST BANK, GROSS POLOWY, LLC, 2500 PLAZA FIVE STE 2548, JERSEY CITY NJ 07311-4026 address filed with court; MidFirst Bank, Gross Polowy, LLC, 2500 Plaza 5, Suite 2548, Jersey City, NJ 07311
517363293	MPMA, Inc. Collections, PO Box 298, Millville, NJ 08332-0298
517363288	Mariner Fianance, LLC, 3650 E Landis Ave, Vineland, NJ 08361-3046
517363290	Meridan Bank, PO Box 23356, Pittsburgh, PA 15222-6356
517363291	Michael Harrison, Esquire, 3155 State Route 10 Ste 214, Denville, NJ 07834-3430
517363292	+ Mitsubishi Motors, 516 Heron Drive, Swedesboro, NJ 08085-1740
517363295	NJ Division of Unemployment & Disab, PO Box 951, Trenton, NJ 08625-0951
517363297	+ OSI Collections Services, Inc., 5022 Gate Parkway, Suite 204, Jacksonville, FL 32256-7088
517363296	+ Ophthalmic Associates, PA, 2835 S Delsea Dr, Vineland, NJ 08360-7089
517363298	Park Dansan, 113 W 3rd Ave, Gastonia, NC 28052-4320
517363299	Phillip S Van Emben, PC, PO Box 863, Millville, NJ 08332-0863
517363300	Phoenix Tocicology.Lab Services, PO Box 844679, Los Angeles, CA 90084-4679
517363302	Primary Car of Vineland, 1138 E Chestnut Ave Ste 8A, Vineland, NJ 08360-5053
517363304	Rahul Shah, MD, PO Box 2430, Vineland, NJ 08362-2430
517363305	Regional Women's Health Group, LLC, PO Box 536, Voorhees, NJ 08043-0536

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517363307 Satte of New Jersey Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
 517363309 South Jersey Gas, PO Box 6000, Hammonton, NJ 08037-6000
 517363311 South Jersey HS Emeg Phys SV, PA, 3585 Ridge Park Dr, Akron, OH 44333-8203
 517363310 South Jersey Healthcare, 333 Irving Ave, Bridgeton, NJ 08302-2123
 517363312 State of New Jersey, Divison of Taxtion Bk Dept., PO Box 245, Trenton, NJ 08646-0245
 517363316 The CBSD, PO Box 6497, Sioux Falls, SD 57117-6497
 517363321 Trenton Court House, 25 Market St, Trenton, NJ 08611-2148
 517363322 + Union Labor Life Insurance Co., 1100 1st Avenue, King of Prussia, PA 19406-1327
 517363325 Virtua Health, PO Box 6028, Bellmawr, NJ 08099-6028

TOTAL: 46

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 07 2023 20:51:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 07 2023 20:51:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517363259	Email/Text: akron_patient_services@teamhealth.com	Jun 07 2023 20:50:00	Akron Billing Center, 3585 Ridge Park Dr, Akron, OH 44333-8203
517363264	Email/Text: crdept@na.firstsource.com	Jun 07 2023 20:51:00	ASG, PO Box 628, Buffalo, NY 14240-0628
517363258	Email/Text: crdept@na.firstsource.com	Jun 07 2023 20:51:00	Account Solutions Froup, LLC, PO Box 628, Buffalo, NY 14240-0628
517363262	EDI: GMACFS.COM	Jun 08 2023 00:37:00	Ally Financial, PO Box 380901, Bloomington, MN 55438-0901
517363263	Email/Text: bkrpt@retrievalmasters.com	Jun 07 2023 20:51:00	American Medical Collection Agency, PO Box 1235, Elmsford, NY 10523-0935
517363273	EDI: CITICORP.COM	Jun 08 2023 00:37:00	CBNA/THD, PO Box 6497, Sioux Falls, SD 57117-6497
517363271	EDI: CAPITALONE.COM	Jun 08 2023 00:37:00	Capital One/Boscovs, PO Box 30281, Salt Lake City, UT 84130-0281
517363274	EDI: COMCASTCBLCENT	Jun 08 2023 00:37:00	Comcast Cable, PO Box 3006, Southeastern, PA 19398-3006
517363276	Email/PDF: creditonebknotifications@resurgent.com	Jun 07 2023 20:58:37	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
517363277	EDI: DIRECTV.COM	Jun 08 2023 00:37:00	Directv, PO Box 5007, Carol Stream, IL 60197-5007
517521549	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Jun 07 2023 20:51:00	Finance of America, c/o LoanCare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
517363284	EDI: IRS.COM	Jun 08 2023 00:37:00	IRS, PO Box 7346, Philadelphia, PA 19101-7346
517512903	Email/PDF: resurgentbknotifications@resurgent.com	Jun 07 2023 21:09:18	LVNV Funding, LLC its successors and assigns as, assignee of FNBK, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517363287	Email/Text: LC-Bankruptcy-RF@loancare.net	Jun 07 2023 20:51:00	Loancare, PO Box 8068, Virginia Beach, VA 23450-8068
517514071	Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 07 2023 20:57:19	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
517453287	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 07 2023 20:51:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
517488509	+ Email/Text: bankruptcy@marinerfinance.com	Jun 07 2023 20:51:00	Mariner Finance, LLC, 8211 Town Center Drive,

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			Nottingham, MD 21236-5904
517780936	+ EDI: AISMIDFIRST	Jun 08 2023 00:37:00	MidFirst Bank, Bankruptcy Payments, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6077, MidFirst Bank, Bankruptcy Payments 73118-6051
519885560	+ EDI: AISMIDFIRST	Jun 08 2023 00:37:00	MidFirst Bank, 999 NW Grand Blvd., Oklahoma City, OK 73118-6051
517780935	+ EDI: AISMIDFIRST	Jun 08 2023 00:37:00	MidFirst Bank, Bankruptcy Payments, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
517363294	Email/Text: egssupportservices@alorica.com	Jun 07 2023 20:51:00	NCO Financial Systems Inc., 507 Prudential Rd, Horsham, PA 19044-2308
517363301	EDI: PRA.COM	Jun 08 2023 00:37:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541-1067
517466516	EDI: PRA.COM	Jun 08 2023 00:37:00	Portfolio Recovery Associates, LLC, c/o THE HOME DEPOT, POB 41067, Norfolk VA 23541
517466514	EDI: PRA.COM	Jun 08 2023 00:37:00	Portfolio Recovery Associates, LLC, c/o Zales, POB 41067, Norfolk VA 23541
517363303	Email/Text: BankruptcyMail@questdiagnostics.com	Jun 07 2023 20:51:00	Quest Diagnostics, PO Box 7306, Hollister, MO 65673-7306
517363314	EDI: RMSC.COM	Jun 08 2023 00:37:00	SYNCB/American Signature, 950 Forrer Blvd, Kettering, OH 45420-1469
517363315	EDI: RMSC.COM	Jun 08 2023 00:37:00	SYNCHRONY Bank/Lowes, PO Box 965005, Orlando, FL 32896-5005
517363308	Email/Text: courts@southjerseyfcu.com	Jun 07 2023 20:51:00	South Jersey FCU, PO Box 5530, Deptford, NJ 08096-0530
517366256	+ EDI: RMSC.COM	Jun 08 2023 00:37:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517363319	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jun 07 2023 20:51:00	Toyota Financial Services, PO Box 5855, Carol Stream, IL 60197-5855
517363318	EDI: CITICORP.COM	Jun 08 2023 00:37:00	The Home Depo, PO Box 9001010, Louisville, KY 40290-1010
517406521	Email/PDF: bncnotices@becket-lee.com	Jun 07 2023 21:09:23	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517363320	Email/Text: bankruptcydepartment@tsico.com	Jun 07 2023 20:51:00	Transworld Systems, Inc., PO Box 15618, Wilmington, DE 19850-5618
517483480	+ EDI: AIS.COM	Jun 08 2023 00:37:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517363323	EDI: VERIZONCOMB.COM	Jun 08 2023 00:37:00	Verizon New Jersey, 600 Technology Dr, Saint Charles, MO 63304-2238
517363324	+ EDI: VERIZONCOMB.COM	Jun 08 2023 00:37:00	Verizon Wireles, Bankruptcy Administration, 500 Technology Drive, Suite 550, Weldon Spring, MO 63304-2225
517363326	EDI: RMSC.COM	Jun 08 2023 00:37:00	Walmart Synchrony Bank, PO Box 530927, Atlanta, GA 30353-0927
517363327	Email/Text: RMOpsSupport@alorica.com	Jun 07 2023 20:51:00	West Asset Management, Inc, PO Box 2548, Sherman, TX 75091-2548

TOTAL: 40

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517363283	*	IRS, PO Box 931000, Louisville, KY 40293-1000
517521810	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court, Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
517363279	##	Finance of America, 300 Welsh Rd Bldg 5, Horsham, PA 19044-2250
517363285	##	J.A. Cambece Law Office, PC, 8 Bourbon St, Peabody, MA 01960-7481
517363306	##+	Rosenthal, Morgan, & Thomas, Inc., 12747 Olive Blvd Ste 275, Saint Louis, MO 63141-6278
517363313	##	Stern & Eisenberg, PC, 1040 Kings Hwy N Ste 407, Cherry Hill, NJ 08034-1925
517363317	##	The Gastroenterology Group of SJ, 602 W Sherman Ave, Vineland, NJ 08360-7054

TOTAL: 0 Undeliverable, 2 Duplicate, 5 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 09, 2023

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 7, 2023 at the address(es) listed below:

Name	Email Address
Alexandra T. Garcia	on behalf of Creditor Finance of America NJECFMAIL@mwc-law.com nj-ecfmail@ecf.courtdrive.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
John F Newman	on behalf of Creditor SJFCU courts@firstharvestcu.com
Julie Cascino	on behalf of Creditor MidFirst Bank jcascino@grosspolowy.com ecfnotices@grosspolowy.com
Kevin Gordon McDonald	on behalf of Creditor MIDFIRST BANK kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Lynn Therese Nolan	on behalf of Creditor MidFirst Bank ecfnotices@grosspolowy.com lnolan@grosspolowy.com
Melissa S DiCerbo	on behalf of Creditor Finance of America nj-ecfmail@mwc-law.com nj-ecfmail@ecf.courtdrive.com
Tamika Nicole Wyche	on behalf of Joint Debtor Lucretia Myers daviddanielslaw@gmail.com 16022@notices.nextchapterbk.com
Tamika Nicole Wyche	on behalf of Debtor Ricky M. Myers daviddanielslaw@gmail.com 16022@notices.nextchapterbk.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11